



- HOW TO FURTHER REDUCE YOUR PREMIUM -

The survey rates have been determined using the rating factors specified in each example. Your actual premium will be determined using the characteristics of your household members and vehicles. It is important to shop around to find the lowest premium, but there are other ways to further reduce your cost of auto insurance.

Physical Damage Deductibles and Discounts

Increasing your deductibles on the physical damage coverage, comprehensive and collision, can make a significant difference in the cost of your policy. Safety features like anti-lock brakes, air bags and anti-theft devices usually qualify for discounts on insurance coverage.

PIP Deductibles

Even if you don't have other health or disability coverage, many companies offer PIP coverage at a reduced rate if you choose to pay a deductible on the medical or disability benefit. The deductible may be up to \$300 for each benefit and would be paid by the policyholder and any other household member covered under the policy. You can choose a deductible on medical coverage only, disability only, or both.

Group Insurance Coverage

Many companies offer group auto insurance coverage at reduced rates to members of qualified groups, organizations, associations and trade or business associations. Credit union members and employees of various businesses may also be eligible. If you are a member of one of these types of groups, ask your agent if you qualify for group coverage. More than one insurer may offer reduced rates to your group, so you may want to check with several agents, or ask your agent to check with several companies.

Coordination with Other Health/Disability Coverage

Your personal injury protection (PIP) premium may be reduced if you have other health or disability coverage, through your place of employment for example. Ask your agent about the option to coordinate coverage with your auto insurance PIP coverage. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. When you coordinate coverage, your health/disability policy becomes the primary payer for any personal injury claims related to your auto accident. Your auto insurance coverage pays for reasonable expenses not covered by the health/disability policy. Coordination of health/disability and auto insurance benefits applies only to the policyholder and family members covered under the policies.

Senior Citizen and Retiree Discounts (Work Loss Waiver)

If you are a senior citizen, aged 65 or older, the law requires a company to offer you a reduced premium if you drive your vehicle less than 3,000 miles per year. A retired person aged 60 or over, who does not have income from work, must also be offered the option to waive coverage for work loss which is paid under the PIP coverage. A person may waive coverage for himself or herself and an eligible spouse and receive a reduced premium for PIP coverage. Keep in mind that the work loss coverage may not be eliminated completely from the no-fault policy since it still applies to other persons who may be injured in or by the policyholder's vehicle.